

Docket No.: 33300-000
Client No.:
File No.: (20592)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

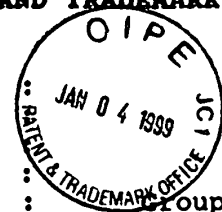
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5/12/99

In re Application of
Dave GARRISON, et al.

Application No. 08/994,363

Filed: December 19, 1997

For: AN ELECTRONIC BILL PAYMENT
SYSTEM WITH ACCOUNT RANGING



Group Art Unit Unassigned

Examiner Unassigned

INFORMATION DISCLOSURE STATEMENT

BOX PATENT APPLICATION
Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S. Postal Service as First Class Mail addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231

August 26, 1998

Signature

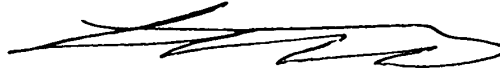
Sir:

In accordance with the provisions of 37 C.F.R. §1.56, §1.97, and §1.98, attention of the U.S. Patent and Trademark Office is hereby directed to references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of the application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Respectfully submitted,

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